

**IN THE CLAIMS:**

1 1. (Currently Amended) A method of securely conducting a transaction over a network,  
2 comprising:

3 A. receiving a telephone call over the telephone network that seeks to initiate the  
4 transaction with a target;

5 B. obtaining at least a telephone number defining the telephone from which the  
6 call is being placed;

7 C. authenticating the call by checking at least the telephone number associated  
8 with the call against telephone numbers in a database of registrants' telephone numbers;  
9 and

10 D. in response to at least said telephone number matching that of an entity regis-  
11 tered in said database, performing instantly the transaction by transferring funds from a  
12 first financial account to a second financial account.

1 2.-3. (CANCELLED)

1 4. (Original) The method of claim 1 in which said database contains data uniquely identi-  
2 fying call initiators that are registered to undertake transactions on the system.

1 5. (Previously Presented) The method of claim 4 in which a transaction is completed only  
2 after authentication of both the call initiator and the target.

1 6.-7. (CANCELLED)

1 8. (Previously Presented) The method of claim 1 in which the steps of debiting and cred-  
2 iting said financial accounts in connection with completion of the transaction are per-  
3 formed by the target entity.

1 9. (Previously Presented) The method of claim 1 in which said transaction is completed  
2 by the target.

1 10. (Original) The method of claim 1 which includes the steps of:

2 (1) obtaining from the call initiator a secondary identifier; and

3 (2) using said secondary identifier in connection with authenticating the call ini-  
4 tiator.

1 11. (Currently Amended) A method of securely conducting transactions over a network,  
2 comprising:

3 A. receiving, at a second location on a first network, a message placed at a first  
4 location on the first network and identifying a transaction to be undertaken;

5 B. at a second location on the first network, obtaining, from a source other than  
6 the initiator of said message, at least a telephone number defining the telephone from  
7 which the message was initiated;

8 C. authenticating the message by checking at least the telephone number associ-  
9 ated with the message against telephone numbers in a database of authorized telephone  
10 numbers ; and

11 D. in response to at least said telephone number matching an entity that is con-  
12 tained in said database, instantly completing the transaction by performing a transfer of  
13 funds from a first financial account to a second financial account using a second network.

1 12. (Previously Presented) The method of claim 11 in which said second location in-  
2 cludes a facilitator entity which performs said authentication.

1 13. (CANCELLED)

1 14. (Previously Presented) The method of claim 11 in which said facilitator completes  
2 said transaction only on authorization from the target of said transaction.

1 15. (Original) The method of claim 12 in which said facilitator transmits authentication  
2 to a telephone station at a third location for completion of said transaction.

1 16. (Currently Amended) The method of claim 11 in which said message is placed by an  
2 entity which initiates a payment to another [[.]]

1 17. (Previously Presented) The method of claim 11 in which said message is placed by  
2 an entity to which is target of payment.

1 18. (Previously Presented) The method of claim 11 in which said transaction is completed  
2 only on approval by the entity which is to make said payment.

1 19. (Currently Amended) Apparatus for facilitating transactions initiated over a telephone  
2 network, comprising:

3 A. a data store for storing a database of at least authorized transaction initiators,  
4 said database containing, for each entity authorized to instantly engage in said transac-  
5 tions, at least a primary identifier identifying telephone instruments that are authorized  
6 for use in said transactions and a secondary identifier;

7 B. a stored program data processor for processing transactions directed to it, said  
8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9 C. one or more interfaces between said telephone network and said processor for  
10 receiving and transmitting data between said network and said processor;

11 D. said processor programmed to:

12                   (1) receive said primary and said secondary identifiers from said telephone  
13                   network via said one or more interfaces and to authenticate said identifiers against  
14                   said database; and

15                   (2) in response to authentication of said identifiers against said database,  
16                   performing instantly the transaction by transferring funds from a first account to a  
17                   second account.

1    20. (Original) Apparatus according to claim 19 in which said processor is programmed  
2    to receive said primary and secondary identifiers from different sources.

1    21. (Previously Presented) Apparatus according to claim 20 in which said processor is  
2    programmed to authenticate said transaction only if said primary and secondary identifi-  
3    ers are associated with each other on said database.

1    22. (Withdrawn) A method of transferring resources from one entity to another compris-  
2    ing the steps of:

3                   A. accepting from an originator a message identifying a target

4                   B. authenticating said message by means of at least a geographically unique tele-  
5    phone identifier;

6                   C. transferring a resource from said originator to said target responsive to authen-  
7    tication of said message.

1    23. (Withdrawn) The method of claim 22 in which said message identifies said target by  
2    means of a geographically unique telephone number.

1    24. (Withdrawn) The method of claim 23 in which the telephone numbers of said origi-  
2    nator and said target are distinguishable.

- 1 25. (Withdrawn) The method of claim 23 in which said telephone numbers are not distin-  
2 guishable and in which said originator and said target are distinguished by distinguishable  
3 passwords.
- 1 26. (Withdrawn) The method of claim 22 in which said originator is further authenti-  
2 cated by means of a password.
- 1 27. (Withdrawn) The method of claim 22 in which said message is transmitted by tele-  
2 phone by said originator.
- 1 28. (Withdrawn) The method of claim 27 in which said message is accepted by an entity  
2 that maintains a database of authorized originators, said database including at least a geo-  
3 graphically unique telephone identifier for said originator.
- 1 29. (Withdrawn) The method of claim 22 in which said telephone number is a universal  
2 telephone identifier.
- 1 30. (Withdrawn) The method of claim 28 in which said entity effectuates said transfer by  
2 means of entries in accounts maintained by said entity.
- 1 31. (Withdrawn) The method of claim 28 in which said entity effectuates said transfer by  
2 means of transmitting authorization to at least one account maintained by at least one  
3 other entity.

1 32. (Withdrawn) The method of claim 28 in which said entity effectuates said transfer by  
2 means of transmitting authorizations to accounts maintained by at least one other entity  
3 for said originator and said target, respectively.

1 33. (Withdrawn) The method of claim 31 in which said authorization authorizes debiting  
2 an account of said originator that is maintained by said other entity.

1 34. (Withdrawn) The method of claim 31 in which said authorization authorizes debiting  
2 an account of said target that is maintained by said other entity.

1 35. (Withdrawn) A method of selling resources, comprising the steps of  
2 A. accepting from an originator a message identifying a resource to be purchased;  
3 B. authenticating said message by means of at least a geographically unique tele-  
4 phone identifier;  
5 C. authorizing the transfer of a resource to said originator responsive to authenti-  
6 cation of said message.

1 36. (Withdrawn) A method of selling resources according to claim 35 in which said mes-  
2 sage identifies said resource by means of a resource number.

1 37. (Withdrawn) A method of selling resources according to claim 35 in which said  
2 originator sends said message via a telephone.

1 38. (Withdrawn) A method of selling resources according to claim 37 in which said  
2 originator telephones said message from a site at which said resource is displayed.

1 39. (Withdrawn) A method of selling resources according to claim 37 in which said  
2 originator telephones said message from a site remote from the site at which said resource  
3 is displayed.

1 40. (Withdrawn) A method of selling resources according to claim 37 in which said re-  
2 source number is supplied to said originator via broadcast advertisement.

1 41. (Withdrawn) A method of selling resources according to claim 37 in which said re-  
2 source number is supplied to said originator via print advertisement.

1 42. (Withdrawn) A method of facilitating transactions between an initiator and a target,  
2 comprising the steps of:

3 A. receiving a call in connection with a transaction to be initiated, said call identi-  
4 fying an entity to be held accountable for the transaction;

5 B. searching a database for information concerning telephone devices in said da-  
6 tabase associated with said entity;

7 C. placing a call to a telephone device registered to said entity in order to authen-  
8 ticate said entity.

1 43. (Withdrawn) The method of claim 42 in which the step of authenticating said entity  
2 includes approving said transaction.

1 44. (Withdrawn) The method of claim 43 in which the entity placing the transaction-  
2 initiating call differs from the entity that is to be held accountable for the transaction.

1 45. (Withdrawn) The method of claim 44 in which the entity to be held accountable for  
2 the transaction comprises a parent and the entity initiating the call is a child.

1 46. (Withdrawn) The method of claim 44 in which the entity to be held accountable for  
2 the transaction is a supervisor and the entity initiating the call is a supervisee.

1 47. (Withdrawn) The method of claim 42 in which said call is received from an entity  
2 seeking to purchase goods or services from a merchant.

1 48. (Withdrawn) The method of claim 42 in which said call is received from a merchant  
2 seeking authorization for the sale of goods or services to the designated entity.

1 49. (Withdrawn) The method of claim 42 in which said call is received from a merchant  
2 seeking authorization for the sale of goods or services to a surrogate of the designated  
3 entity.

1 50. (Withdrawn) The method of claim 42 in which the transaction-initiating call is re-  
2 ceived from a telephone device whose Caller ID is blocked from transmission in connec-  
3 tion with such call.

1 51. (Previously Presented) The method of claim 1 in which said database includes infor-  
2 mation concerning one or more desired payment mechanisms, and said payment mecha-  
3 nisms are linked to said telephone number.

1 52. (Previously Presented) The method of claim 1 in which said database includes infor-  
2 mation concerning one or more desired payment mechanisms and shipping preferences,  
3 and in which said information is retrieved by means of the telephone number and used in  
4 processing a transaction.



1 53. (Original) The method of claim 1 which includes the step of verifying to the sender of  
2 said call the identity of the designated target before completing said transaction.

1 54. (Original) The method of claim 53 in which said verification is performed by check-  
2 ing the given telephone number against information obtained from the telephone com-  
3 pany.

1 55. (CANCELLED)

1 56. (Currently Amended) A method of securely conducting transactions over a network,  
2 comprising:

3 A. initiating, in response to receipt of a text message seeking to initiate a transac-  
4 tion, a telephone call over the telephone network;

5 B. obtaining from the party to which the text message was initiated, an identifier  
6 unique to the party to which the telephone call was directed;

7 C. communicating said identifier to an entity that is enabled to authenticate the  
8 identifier by checking said identifier against a database of authorized users-~~y~~; and

9 D. if at least said identifier matches that of an entity that is registered in said data-  
10 base, performing instantly the transaction by transferring funds from a first financial ac-  
11 count to a second financial account using a second network.

1 57. (Original) The method of claim 56 in which said identifier is one that has been as-  
2 signed by said entity to a device on which said call is being made.

1 58.-61. (CANCELLED)

1 62. (Previously Presented) The method of claim 1 wherein the first financial account is  
2 selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.

1 63.-67. (CANCELLED)

1 68. (Previously Presented) The method of claim 56 wherein the first financial account is  
2 selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.

1 69. (Previously Presented) The method of claim 11 wherein the first financial account is  
2 selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.

1 70. (Previously Presented) The apparatus of claim 19 wherein the telephone network  
2 comprises a wireless telephone network.

1 71.-72. (CANCELLED)

1 73. (Previously Presented) The apparatus of claim 19 wherein the first financial account  
2 is selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.

1 74. (Previously Presented) The method of claim 1 wherein the transaction is cleared  
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3 work, a credit card network and an Automated Clearing House network.

1 75. (Previously Presented) The method of claim 11 wherein the transaction is cleared  
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3 work, a credit card network and an Automated Clearing House network.

1 76. (Previously Presented) The system of claim 19 wherein the transaction is cleared  
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3 work, a credit card network and an Automated Clearing House network.

1 77. (Previously Presented) The method of claim 56 wherein the transaction is cleared  
2 through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3 work, a credit card network and an Automated Clearing House network.

1 78. (Previously Presented) The method of claim 11 the first financial account is selected  
2 from a group consisting of a bank account, a credit card account, a debit card account and  
3 a prepaid card account.

1 79. (Previously Presented) The method of claim 1 wherein the second financial account is  
2 selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.

1 80. (Previously Presented) The method of claim 11 wherein the second financial account  
2 is selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.

1 81. (Previously Presented) The apparatus of claim 19 wherein the second financial ac-  
2 count is selected from a group consisting of a bank account, a credit card account, a debit  
3 card account and a prepaid card account.

1 82. (Previously Presented) The method of claim 56 wherein the second financial account  
2 is selected from a group consisting of a bank account, a credit card account, a debit card  
3 account and a prepaid card account.

1 83. (Previously Presented) The method of claim 11 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said pay-  
3 ment mechanisms are linked to said telephone number.

1 84. (Previously Presented) The method of claim 11 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said infor-  
3 mation is retrieved using the telephone for use in processing the transaction.

1 85. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said pay-  
3 ment mechanisms are linked to said telephone number.

1 86. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said infor-  
3 mation is retrieved using the telephone for use in processing the transaction.

1 87. (Previously Presented) The method of claim 56 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said pay-  
3 ment mechanisms are linked to said telephone number.

1 88. (Previously Presented) The method of claim 56 wherein the database comprises in-  
2 formation concerning one or more desired payment mechanisms and wherein said infor-  
3 mation is retrieved using the telephone for use in processing the transaction.